

United States Bankruptcy Court
Northern District of Ohio

In re:
Richard N. Leadbetter
Debtor

Case No. 16-16925-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 32

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db
24642982 +Richard N. Leadbetter, 4045 Ivanhoe Drive, Lorain, OH 44053-1558
24642985 +CBE Group Inc, P.O. Box 2337, Waterloo, IA 50704-2337
24642986 +Cleveland Clinic, P.O. Box 89410, Cleveland, OH 44101-6410
24642988 +Community Health Partners, 3700 Kolbe Road, Lorain, OH 44053-1611
24642988 EMH, 630 Broad Street, Elyria, OH 44035
24642989 ER Med Services of Lorain, Inc., P.O. Box 636283, Cincinnati, OH 45263-6283
24642987 +Elastic Republic Bank & Trust Compa, 3950 Kresge Way #108, Louisville, KY 40207-4637
24642990 +Federal Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
24642992 +Grant County Bank, 201 South Main, Ulysses, KS 67880-2521
24642993 +Great Plain Credit Union, P.O. Box 786, Liberal, KS 67905-0786
24642994 +Harley-Davidson Credit, P.O. Box 1908, Carson City, NV 89702
24642995 +Kansas Payment Center, Child Support Bureau, P.O. Box 758599, Topeka, KS 66675-8599
24642996 +NCB Management Services Inc, P.O. Box 1099, Langhorne, PA 19047-6099
24642998 +PRM, P.O. Box 2156, Alliance, OH 44601-0156
24642997 +Physician Link Center, P.O. Box 3194, Indianapolis, IN 46206-3194
24642999 +Quick Cash, 5201 Great America Pkwy., Suite 320, Santa Clara, CA 95054-1140
24643000 +Republic Bank & Trust Company, P.O. Box 5369, Norman, OK 73070-5369
24643001 #+Russell, Berkebile & Associates, P.O. Box 385, Lorain, OH 44052-0385
24643004 +Vicky Leadbetter, 210 N Missouri St Trlr 13, Ulysses, KS 67880-2157

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: docket@ohbksources.com Dec 22 2016 23:00:14 William J. Balena,

30400 Detroit Road, Suite 106, Westlake, OH 44145
tr +EDI: QWJWOJCIK.COM Dec 22 2016 22:38:00 Waldemar J. Wojcik, 526 Superior Avenue,
Leader Bldg. #211, Cleveland, OH 44114-1418
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Dec 22 2016 23:00:43 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
24642979 EDI: BANKAMER.COM Dec 22 2016 22:38:00 Bank of America, P.O. Box 15019,
Wilmington, DE 19886-5019
24642980 EDI: CAPITALONE.COM Dec 22 2016 22:38:00 Capital One, P.O. Box 6492,
Carol Stream, IL 60197-6492
24642981 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Dec 22 2016 23:00:24 CashNet USA,
200 W. Jackson Blvd., 4th Floor, Chicago, IL 60606-6949
24642983 +EDI: CHASE.COM Dec 22 2016 22:38:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
24642984 +Fax: 602-659-2196 Dec 22 2016 23:06:09 Chex Systems, Inc., 7805 Hudson Road, Suite 100,
Saint Paul, MN 55125-1703
24642991 +E-mail/Text: bankruptcynotices@advanceamerica.net Dec 22 2016 23:02:13 First American Loan,
4375 Oberlin Avenue, Lorain, OH 44053-2926
24643002 EDI: USBANKARS.COM Dec 22 2016 22:38:00 US Bank, P.O. Box 108, Saint Louis, MO 63166
24643003 EDI: VERIZONCOMB.COM Dec 22 2016 22:38:00 Verizon, P.O. Box 15124,
Albany, NY 12212-5124
24643005 +EDI: RMSC.COM Dec 22 2016 22:38:00 Walmart, P.O. Box 965024, Orlando, FL 32896-5024
24643006 +EDI: WFFC.COM Dec 22 2016 22:38:00 Wells Fargo, 3476 Stateview Blvd,
Fort Mill, SC 29715-7200

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

Waldemar J. Wojcik wwojcik@wojciklpa.com, wwojcik@ecf.epiqsystems.com
William J. Balena on behalf of Debtor Richard N. Leadbetter docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 2

Information to identify the case:Debtor 1 **Richard N. Leadbetter**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0179**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7** **12/20/16**Case number: **16-16925-jps****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard N. Leadbetter	
2. All other names used in the last 8 years		
3. Address	4045 Ivanhoe Drive Lorain, OH 44053	
4. Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (888) 633-5426 Email: docket@ohbksource.com
5. Bankruptcy trustee Name and address	Waldemar J. Wojcik 526 Superior Avenue Leader Bldg. #211 Cleveland, OH 44114	Contact phone (216) 241-2628 Email: wwojcik@wojciklpa.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . www.ohnb.uscourts.gov .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 12/22/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 19, 2017 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <p style="text-align: center;">*** Valid photo identification required *** *** Proof of Social Security Number required ***</p>	Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 3/20/17 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	